

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 14-19628-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alberta Santos  
204 Kettle Creek Road  
Toms River, NJ 08753

Social Security No.:  
xxx-xx-4862

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: December 8, 2017

JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alberta Santos  
 Debtor

Case No. 14-19628-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db +Alberta Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924  
 r +Cara Realtors, 514 Brick Boulevard, Brick, NJ 08723-6088  
 cr +RBS CITIZENS, N.A., Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 cr +SN Servicing Corporation as Trustee of the Igloo S, FRIEDMAN VARTOLO LLP, 950 Third Ave,  
 11th Floor, New York, NY 10022-2775  
 cr +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,  
 6th Floor, New Brunswick, NJ 08901-2126  
 514782177 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, PO Box 15019, Wilmington, DE 19886-5019)  
 514782179 Chase, Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153  
 514782178 Chase, PO Box 15123, Wilmington, DE 19850-5123  
 514782180 +Fernando L. Santos, 204 Kettle Creek Road, Toms River, NJ 08753-1924  
 514782181 +Irwin A. Horowitz, Nominee For Harmon Mortgage Corp, PO Box 3308, Secaucus, NJ 07096-3308  
 515036558 Irwin A. Horowitz, PO Box 3308, Secaucus, NJ 07096-3308  
 514782182 +NJ Natural Gas Co., PO Box 11743, Newark, NJ 07101-4743  
 514782184 +Route 9 Garden Center, 2030 Route 9, Toms River, NJ 08755-1214  
 515247132 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
 514782187 +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386  
 515042316 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 514782188 +TD Bank, C/O Winderls Marx Lane & Mittendorf, 120 Albany Street Plaza,  
 New Brunswick, NJ 08901-2163  
 515041401 +TD Bank, N.A., c/o Windels Marx Lane & Mittendorf, LLP, 120 Albany Street Plaza,  
 New Brunswick NJ 08901-2163  
 515725442 +WELLS FARGO BANK, N.A., ATTN: BANKRUPTCY DEPARTMENT, MAC#T7416-023, 4101 WISEMAN BLVD.,  
 SAN ANTONIO, TX 78251-4200  
 514782189 +Wells Fargo Bank, C/O Powers Kirn, 728 Marne Highway, Ste. 200, Moorestown, NJ 08057-3128

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:14 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

515493244 E-mail/Text: cio.bncmail@irs.gov Dec 08 2017 22:34:49  
 Department of the Treasury - Internal Revenue Serv, P.O. Box 7346,  
 Philadelphia, PA 19101-7346

514782186 +E-mail/Text: cop@santander.us Dec 08 2017 22:35:10 Sovereign Bank,  
 525 Lancaster Avenue, Suite 305, Reading, PA 19611-1671

516345426 +E-mail/Text: bknotices@sns.com Dec 08 2017 22:36:08 US Bank Trust NA,  
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street, Eureka, CA 95501,  
 US Bank Trust NA 95501-0305

516345425 +E-mail/Text: bknotices@sns.com Dec 08 2017 22:36:08 US Bank Trust NA,  
 Trustee Igloo Series II Trust, c/o SN Servicing Corp, 323 5th Street,  
 Eureka, CA 95501-0305

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514782183 ##+Ocwen Loan Servicing, PO Box 6440, Carol Stream, IL 60197-6440

514782185 ##+Santos Garden & Landscaping, 2030 Route 9, Toms River, NJ 08755-1214

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Dec 08, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor SN Servicing Corporation as Trustee of the Igloo  
Series II Trust bankruptcy@friedmanvartolo.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage  
Capital Holdings LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eugene D. Roth on behalf of Debtor Alberta Santos erothesq@gmail.com  
Jay Samuels on behalf of Creditor TD Bank, N.A. jsamuels@windelsmarx.com  
Joshua I. Goldman on behalf of Creditor FV-I, Inc. in trust for Morgan Stanley Mortgage  
Capital Holdings LLC jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven K. Eisenberg on behalf of Creditor RBS CITIZENS, N.A. bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 11